

PATENT
Customer No. 22,852
Attorney Docket No. 05793.3119

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Manaw MODI) Group Art Unit: 3622
Application No.: 10/787,208) Examiner: Ahmed, Affaf
Filed: February 27, 2004)
For: METHODS, SYSTEMS, AND) Confirmation No.: 4685
ARTICLES OF MANUFACTURE)
FOR PROVIDING INCENTIVES)
FOR A FINANCIAL ACCOUNT)

MAIL STOP AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT

In reply to the Office Action mailed December 9, 2008, the period for response
extending through June 9, 2009, by a request for extension of three months and fee
payment filed concurrently herewith, please amend the application as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks follow the amendment section of this paper.